count, IMF borrowings, Export credit, Commercial borrowing, NRI & FC (B&O) Deposits, Rupee debt on defence and civilian accounts and short term debt.

(c) and (d) Yes, Sir. According to World Debt Table published by World Bank in January, 1995, India ranks as 3rd largest debtor after Brazil and Mexico. Government is conscious about the country's external debt liability and keeps a constant watch on the level of country's indebtedness and likely burden of debt servicing. While contracting foreign loans, it is always kept in view that the debt burden and the debt servicing liability of the country does not exceed the capacity of the economy to service such loans. Government has already introduced a programme of economic reforms aimed at stabilisation combined with longer term restructuring. These reforms would improve the economic condition of the country and revitalise our growth process, including our export earning capacity, so as to enhance our capacity to repay the loans and to ensure that this debt servicing burden does not exceed the capacity of economy to service such loan.

Appointmetn of workmen Directors in Nationalised Banks

68. SHRI V. HANUMANTHA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether Government have a policy to appoint Workmen Directors in Nationalised Banks;

(b) the extent of success achieved under the policy;

(c) whether there is a proposal to also ensure nomination of directors with agricultural background in banks; and

(d) if so; the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980 (in short called Bank Nationalisation Act) provides for appointment of amongst others, one Director from amongst such of the employees of the concerned bank who are workmen under relevant clauses of the Industrial Disputes Act 1947. As on date such workmen employee Directors are in position in 17 out of 19 Nationalised banks.

The Bank Nationalisation Act also provides for nomination of Directors having special knowledge or practical experience in respect of different sectors like agricultural and rural economy, banking cooperation, economic, finance, small scale industries, representing the interest of depositors, farmers, workers and artisans.

Speedy disposal of insuranse claims

69. SHRI V. HANUMANTHA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to devise and consider a better system for speedy disposal of Insurance claims of road accident victims;

(b) whether it is a fact that insurance companies are very tardy in this regard; and

(c) if so, the steps proposed to streamline their operations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) In order to expedite the settlement of third party claims, a structured formula for payment of compensation to road accident victims, based on age group and income criteria, has been introduced in the Motor Vehicles Act, 1988 w.e.f. 14th

November, 1994. The claimant has the choice to file the case either with the MACT available at his normal place of residence or the MACT which has the jurisdiction over the place of accident. The claim is payable on the basis of 'no fault'. The claimant has the option to file a case in the MACT if the compensation as provided is not acceptable to him. Apart from this, the claimants can also get their cases expedited through Lok Adalats and by availing the Jald Rahat Yojana Scheme in case of non-fatal injuries, introduced at selected centres by the GIC in the year 1991. These measures will help in the speedy disposal of insurance claims of road accident victims.

बैंकों में अनिवासी भारतीयों द्वारा जमा की गई राशि

70. **श्री गोपाल सिंह जी सोलंकी** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) वर्ष 1990-91, 1991-92, 1992-93, 1993-94 और 1994-95 के दौरान बड़ोदरा, सूरत, भरूच और पंचमहल जिलों के अनिवासी भारतीयों द्वारा सरकारी क्षेत्र के विभिन्न बैंकों में कुल कितनी राशि जमा की गई;

(ख) उक्त जिलों के अनिवासी भारतीयों द्वारा किन-किन बैंकों में सर्वाधिक राशि जमा की गई; और

(ग) क्या सरकार ने इन अनिवासी भारतीयों को निवेश करने हेतु एवं अधिक विदेशी मुद्रा को और अधिक बैंकों में जमा कराने हेतु प्रोत्साहन देने हेतु क्या-क्या आकर्षक योजनाएं तैयार की हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम०वी० चन्द्रशेखर मूर्ति): (क) से (ग) सूचना एकत्र की जा रही है और यथा उपलब्ध सूचना सभा पटल पर रख दी जाएगी।

महालेखाकार के कार्यालय में विभिन्न खातों में जमा की गई राशि

71. **श्री दिलीप सिंह जूदेव** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) वर्ष 1992-93 और 1993-94 के दौरान महालेखाकार कार्यालयों में सरकारी कर्मचारियों के सामान्य भविष्य निधि योजना के अन्तर्गत कितनी-कितनी राशि राज्यवार जमा हुई ;

(ख) कितनी राशि गुमशुदा लेखाओं के अन्तर्गत जमा की गई और कितनी राशि जमाकर्ताओं के खातों में जमा की गई ;

(ग) उक्त वर्षों में कितने जमाकर्ताओं को उनकी सेवा-निवृत्ति होने एवं सेवारत रहते मृत्यु होने पर अन्तिम रूप से सम्पूर्ण राशि भुगतान कर दी गई और कितनों को भुगतान किया जाना शेष है ; और

(घ) राज्य सरकार के कर्मचारियों की जमा राशि और अन्तिम भुगतान एवं गुमशुदा खातों में जमा राशि तथा गुमशुदा खातों की राशि को सही खातों में वर्षवार जमा की गई राशि का राज्यवार ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) से (घ) राज्य सरकारों के कर्मचारियों की सामान्य भविष्य निधि संबंधित राज्य सरकारों के लोक लेखा का एक हिस्सा होती है और यह राज्य के विषय की एक मद है। तथापि, सूचना एकत्र की जा रही है और उपलब्ध होते ही सभा पटल पर रख दी जाएगी।

Interim report of the Fifth Pay Commission

72. SHRI VIRENDRA KATARIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have asked the Fifth Pay Commission to